

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Caridad Perez  
Beth A Fisher  
Debtors

Case No. 18-02607-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Sep 08, 2023

User: AutoDocke  
Form ID: ordsmiss

Page 1 of 4  
Total Noticed: 56

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Caridad Perez, Beth A Fisher, 2522 Holly Lane, Kunkletown, PA 18058-8075
5075371	COMENITY BANK/LB RETAIL, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5075372	COORDINATED HEALTH, PO BOX 826348, PHILADELPHIA, PA 19182-6348
5075376	+ FEDERAL LOAN SERVICING CREDIT, PO BOX 60610, HARRISBURG, PA 17106-0610
5075383	+ NYC DEPT DEPT OF FINANCE, PARKING VIOLATIONS CHURCH ST STN, PO BOX 3600, NEW YORK, NY 10008-3600
5075384	PNC EDUCATIONAL LOAN CENTER, PO BOX 757, CUSTOMER SERVICE, PITTSBURGH, PA 15265-0001
5140367	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
5075391	+ VALOR FEDERAL CREDIT UNION, 315 FRANKLIN AVENUE, SCRANTON, PA 18503-1201

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: WFFC2	Sep 08 2023 22:58:00	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O. Box 1629, Minneapolis, MN 55440-1629
5075364	+ Email/Text: bncnotifications@pheaa.org	Sep 08 2023 19:02:00	AES, PO BOX 61047, HARRISBURG, PA 17106-1047
5075365	Email/PDF: bncnotices@becket-lee.com	Sep 08 2023 19:11:40	AMERICAN EXPRESS, PO BOX 981535, EL PASO, TX 79998-1535
5099082	Email/PDF: bncnotices@becket-lee.com	Sep 08 2023 19:11:48	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5075366	EDI: CAPITALONE.COM	Sep 08 2023 22:58:00	CAPITAL ONE, PO BOX 30258, SALT LAKE CITY, UT 84130-0258
5075367	EDI: CAPITALONE.COM	Sep 08 2023 22:58:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5075368	+ EDI: CITICORP.COM	Sep 08 2023 22:58:00	CITIBANK, 701 EAST 60TH ST N, SIOUX FALLS, SD 57104-0432
5075370	EDI: WFNNB.COM	Sep 08 2023 22:58:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 183043, COLUMBUS, OH 43218-3043
5075369	EDI: WFNNB.COM	Sep 08 2023 22:58:00	COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125, COLUMBUS, OH 43218-2125
5075373	EDI: CRFRSTNA.COM	Sep 08 2023 22:58:00	CREDIT FIRST NA/FIRESTONE, PO BOX 81083, CLEVELAND, OH 44181
5075374	Email/PDF: creditonebknofications@resurgent.com	Sep 08 2023 19:11:38	CREDIT ONE BANK, PO BOX 98873, LAS VEGAS, NV 89193-8873
5089722	EDI: CAPITALONE.COM	Sep 08 2023 22:58:00	Capital One Bank (USA), N.A., PO Box 71083,

			Charlotte, NC 28272-1083
5099081	Email/PDF: bncnotices@becket-lee.com	Sep 08 2023 19:11:48	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5089760	EDI: CRFRSTNA.COM	Sep 08 2023 22:58:00	Credit First National Association, PO Box 818011, Cleveland, OH 44181-8011
5075375	EDI: DISCOVER.COM	Sep 08 2023 22:58:00	DISCOVER CARD, PO BOX 3025, NEW ALBANY, OH 43054-3025
5077314	EDI: DISCOVER.COM	Sep 08 2023 22:58:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5173312	Email/Text: ECMCBKNotices@ecmc.org	Sep 08 2023 19:02:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
5173313	Email/Text: ECMCBKNotices@ecmc.org	Sep 08 2023 19:02:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408, ECMC, PO Box 16408, St. Paul, MN 55116-0408
5075377	+ EDI: PRA.COM	Sep 08 2023 22:58:00	GE CAPITAL RETAIL BANK, C/O PORTFOLIO RECOVERY, 120 CORPORATE BLVD STE 100, NORFOLK, VA 23502-4952
5075378	EDI: IRS.COM	Sep 08 2023 22:58:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
5075379	+ Email/Text: PBNCNotifications@peritussservices.com	Sep 08 2023 19:02:00	KOHL'S DEPT STORES, PO BOX 3115, MILWAUKEE, WI 53201-3115
5075380	+ Email/PDF: resurgentbknofications@resurgent.com	Sep 08 2023 19:11:47	LVNV FUNDING, PO BOX 1269, GREENVILLE, SC 29602-1269
5090806	Email/PDF: resurgentbknofications@resurgent.com	Sep 08 2023 19:11:46	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5075381	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 08 2023 19:02:00	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2710
5090590	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 08 2023 19:02:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5093604	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 08 2023 19:02:00	Midland Funding, LLC, Midland Credit Management, Inc., as agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5087043	^ MEBN	Sep 08 2023 18:57:27	NCB Management Services, Inc., One Allied Drive, Trevoise, PA 19053-6945
5075382	Email/Text: electronicbkydocs@nelnet.net	Sep 08 2023 19:02:00	NELNET LOAN SERVICES, 3015 S PARKER RD, SUITE 425, AURORA, CO 80014-2904
5084191	+ Email/Text: bncnotifications@pheaa.org	Sep 08 2023 19:02:00	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5075385	EDI: PRA.COM	Sep 08 2023 22:58:00	PORTFOLIO RECOVERY, 120 CORPORATE BLVD, NORFOLK, VA 23502-4962
5096289	EDI: PRA.COM	Sep 08 2023 22:58:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5075872	+ EDI: RECOVERYCORP.COM	Sep 08 2023 22:58:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5075386	Email/Text: signed.order@pfwattorneys.com	Sep 08 2023 19:02:00	PRESSLER FELT & WARSHAW LLP, 7 ENTIN ROAD, PARSIPPANY, NJ 07054
5075387	Email/Text: bankruptcyntices@psecu.com	Sep 08 2023 19:02:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5097994	EDI: Q3G.COM	Sep 08 2023 22:58:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
5097993	EDI: Q3G.COM	Sep 08 2023 22:58:00	Quantum3 Group LLC as agent for, Comenity

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			Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5101584	+ Email/Text: bncmail@w-legal.com	Sep 08 2023 19:02:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
5075388	EDI: RMSC.COM	Sep 08 2023 22:58:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5075389	EDI: RMSC.COM	Sep 08 2023 22:58:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5075390	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 08 2023 19:02:00	TOYOTA FINANCIAL SERVICES, PO BOX 8026, CEDAR RAPIDS, IA 52409-8026
5088912	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Sep 08 2023 19:02:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
5077968	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Sep 08 2023 19:11:46	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002
5524269	+ Email/Text: EBN@edfinancial.com	Sep 08 2023 19:02:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
5075392	+ EDI: WFFC2	Sep 08 2023 22:58:00	WELLS FARGO HOME MORTGAGE, PO BOX 10335, DES MOINES, IA 50306-0335
5075393	+ EDI: WFFC2	Sep 08 2023 22:58:00	WFFNB/RAYMOUR & FLANIGAN, CSCL DISP TM MAC N8235-04M, PO BOX 14517, DES MOINES, IA 50306-3517
5075394	+ EDI: PRA.COM	Sep 08 2023 22:58:00	WORLD FINANCIAL NETWORK BANK, C/O PORTFOLIO RECOVERY ASSOCIATES, 120 CORPORATE BLVD STE 100, NORFOLK, VA 23502-4952
5086019	+ EDI: WFFC2	Sep 08 2023 22:58:00	Wells Fargo Bank NA, MAC N9286-01Y, PO Box 1629, Minneapolis, MN 55440-1629
5098801	Email/PDF: bncnotices@becket-lee.com	Sep 08 2023 19:11:55	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 48

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5084260	*+	PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
5096327	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5088913	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2023 at the address(es) listed below:**

Name	Email Address
ECMC	djwilcoxson@ecmc.org
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Toyota Motor Credit Corporation bkgroup@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Thomas Song	on behalf of Creditor Wells Fargo Bank N.A. tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 2 Beth A Fisher lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
Vincent Rubino	on behalf of Debtor 1 Caridad Perez lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 8

**UNITED STATES BANKRUPTCY COURT**  
**MIDDLE DISTRICT OF PENNSYLVANIA**

In re:

Caridad Perez,  
aka Carrie Perez,

Chapter 13

**Debtor 1**

Case No. 5:18-bk-02607-MJC

Beth A Fisher,  
aka Beth Ann Fisher, aka Beth Fisher,

**Debtor 2**

**Order**

Upon consideration of the Motion to dismiss the case, and having afforded notice and an opportunity for hearing,

**ORDERED** that the case is hereby dismissed as to both Debtors.

**Notwithstanding the dismissal of this case, the court retains jurisdiction over timely requests for payment of compensation.**

By the Court,



Mark J. Conway, United States Bankruptcy Judge

Dated: September 8, 2023

ordsmiss (05/18)